

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

In re:

Joseph G. Contrera  
Julianne Marie Contrera  
Debtor(s)

Case No. 13-56885-PJS

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2013.
- 2) The plan was confirmed on 01/18/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/23/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/01/2019.
- 5) The case was converted on 10/18/2019.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 74.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,700.21.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$91,899.49
Less amount refunded to debtor	\$1,508.32

**NET RECEIPTS:**

<b>\$90,391.17</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,162.24
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

<b>\$9,162.24</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	NA	1,176.36	1,176.36	0.00	0.00
CF MEDICAL LLC	Unsecured	NA	132.00	132.00	0.00	0.00
CHRISTIAN FINANCIAL CR UNION	Unsecured	6.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	14,998.00	12,450.01	12,450.01	12,450.01	7,093.83
CREDIT COLLECTION SVC	Unsecured	85.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT INC	Unsecured	210.00	NA	NA	0.00	0.00
DTE ENERGY (DETROIT EDISON/MIC	Unsecured	257.00	363.02	363.02	0.00	0.00
ER SOLUTIONS/CONVERGENT OUTS	Unsecured	518.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	416.23	416.23	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,637.68	1,637.68	0.00	0.00
MEADE & ASSOCIATES INC	Unsecured	124.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
POELKER MARK	Unsecured	800.00	NA	NA	0.00	0.00
RAC ACCEPTANCE	Secured	804.00	NA	NA	0.00	0.00
SIGNARAMA	Unsecured	NA	500.00	500.00	0.00	0.00
SPRINT NEXTEL DISTRIBUTIONS	Unsecured	NA	518.94	518.94	0.00	0.00
TEK COLLECT INC	Unsecured	1,743.00	NA	NA	0.00	0.00
U S BANK TRUST NA AS TRUSTEE OF	Secured	16,690.00	0.00	0.00	0.00	0.00
U S BANK TRUST NA AS TRUSTEE OF	Secured	0.00	0.00	0.00	61,357.27	0.00
U S BANK TRUST NA AS TRUSTEE OF	Secured	0.00	275.00	275.00	180.88	0.00
U S BANK TRUST NA AS TRUSTEE OF	Secured	NA	225.00	225.00	146.94	0.00
WFS FINANCIAL/WACHOVIA DEALER	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$61,357.27	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,450.01	\$12,450.01	\$7,093.83
All Other Secured	\$500.00	\$327.82	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,950.01</b>	<b>\$74,135.10</b>	<b>\$7,093.83</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$4,744.23</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,162.24</u>
Disbursements to Creditors	<u>\$81,228.93</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$90,391.17</u></b>
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12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/06/2019

By: /s/ David Wm. Ruskin

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.